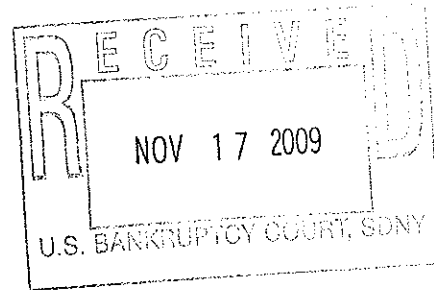


**CLERK OF THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK
ONE BOWLING GREEN
NEW YORK, NEW YORK 10004**

AND

**IRVING H. PILCHARD, TRUSTEE
BAKER & HOSTELLER LLP
45 ROCKEFELLER PLAZA
NEW YORK, NEW YORK 10111**



DEAR SIR,

NOVEMBER 12, 2009

I AM NOT OBJECTING TO YOUR FIGURES ON MY ACCOUNT WITH BERNARD MADOFF INVESTMENT SECURITIES. I DID NOT INVEST WITH MADOFF AND EXPECT NOT TO EARN INTEREST. THE MONEY I WITHDREW WAS FOR LIVING EXPENSES. I WITHDREW THAT MONEY BECAUSE MY MADOFF STATEMENTS DECLARED THAT THE MONEY WAS MINE. I HAD NO REASON TO BELIEVE OTHERWISE. I HAVE NO MONEY TO HIRE AND ATTORNEY OR COME TO NEW YORK TO DEBATE MY FEELINGS. I DO FEEL THAT YOUR DEFINITION OF NET EQUITY IS IN ERROR.

I RESERVE ALL RIGHTS TO CHALLENGE THE ACCOUNTING USED IN THE SIPA DENIAL IN ANY SUBSEQUENT LIQUIDATION OR BANKRUPTCY COURT PROCEEDINGS.

SINCERELY,

**KATHLEEN BIGNELL
1ZA714
1061 FAIRWAY LANE
GUNNISON, COLO. 81230**